

Holiday Shopping Tips

Make a list of the people you would like to remember with a gift; carry it with you when you shop. Take a tip from Santa— make a list and check it twice. Divide your list into A and B, a master list of everyone and a second list for those who get something special. Stick to the list.

Review your budget, and decide how much you can spend before you go shopping. Write down a maximum dollar amount for each person on your list.

Write in a soft amount for unexpected presents and other expenses associated with the holidays.

Will this be cash, check or charge? Decide how you will pay before you go shopping.

Encourage family members to think about gift giving— and receiving-- realistically.

Take advantage of early morning or late night shopping hours when the stores are less crowded.

Allow yourself plenty of time to shop and be realistic about what you can accomplish on your shopping trip.

Consider periodic gifts, or postponing some shopping. Newspaper or magazine subscriptions or seasonal fruit deliveries make great gifts and you may not have to pay for them before the holidays. Make a gift certificate for a trip to the museum or the movies to give to a friend.

Keep your receipts. If you remove the price tag, keep them with the receipt in case the gift has to be returned. Better yet, ask the store for a gift receipt.

Ear mark some funds for post-holiday shopping. This is a great way to get started on next year's holiday buying at a reduced cost.

Watch your wallet or purse. Consider carrying your wallet in your front or side pocket instead of your back pocket. Keep your purse closed and close to you. Consider carrying cash and credit cards in the zippered pocket of your purse.

Keep track of your purchases and their receipts. Consider carrying a shopping bag; add purchases to the bag as you go. When it gets full or heavy, take it to the car and store it in the trunk.

Be watchful when you are entering or exiting a store, especially when carrying a lot of packages. Holiday shoppers are sometimes a target of crime.

Lock your car; park under a light after dark. Stolen packages are a certain way to ruin Christmas.